



Order Filed on August 8, 2019
by Clerk U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2C

Rob Saltzman, Esquire
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Attorneys for the Mortgagee
File No. 090617B

In Re:

Shonda S. Burroughs

Case No.: 18-15986-JNP

Hearing Date: July 30, 2019
Judge: Jerrold N. Poslusny, Jr.

Chapter 13

Recommended Local Form

☒ Followed

☐ Modified

ORDER REIMPOSING THE AUTOMATIC STAY

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

DATED: August 8, 2019

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Applicant: Village Capital & Investment, LLC
Applicant's Counsel: Rob Saltzman, Esquire
Debtor's Counsel: Moshe Rothenberg, Esquire
Property Involved ("Collateral"): 116 Howard Street, Millville, NJ 08332
Relief Sought: ☒ Reimposition of the Automatic Stay

For good cause shown, it is **ORDERED** that the Automatic Stay is hereby Reimposed as to Village Capital & Investment, LLC, subject to the following conditions

1. Status of post-Petition arrearages:

☒ The Debtor is overdue for two regular monthly mortgage payments, from June 1, 2019 to July 1, 2019 at \$830.48 per month.

☒ The Debtor is overdue for six agreed order payments, from December 1, 2018 to May 1, 2019 at \$630.85 per month.

Total Arrearages Due \$5,446.06.

2. Debtor must cure all post-Petition arrearages as follows:

☒ Beginning on August 1, 2019, regular monthly mortgage payments shall continue to be made in the amount of \$830.48.

☒ The amount of \$5,446.06 shall be capitalized in the Debtor's Chapter 13 Plan. As a result of such capitalization, the Mortgagee's Allowed Secured Claim shall be and the same hereby shall be deemed amended to add such capitalized post-Petition payment thereon to the Proof of Claim as filed, and the standing Chapter 13 Trustee shall be and the same hereby is directed to adjust her records and make revised disbursements accordingly.

3. Payments to the Secured Creditor shall be made to the following address(es):

☒ Regular monthly payment:

Village Capital & Investment, LLC
1 Corporate Drive, Suite 360
Lake Zurich, Illinois 60047-8945

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

5. Award of Attorney's Fees:

☒ The Applicant is awarded attorneys fees of \$350.

The fees and costs are payable:

☒ through the Chapter 13 Plan.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Shonda S Burroughs
Debtor

Case No. 18-15986-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2019.

db +Shonda S Burroughs, 116 Howard Street, Millville, NJ 08332-4335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Moshe Rothenberg on behalf of Debtor Shonda S Burroughs moshe@mosherothenberg.com,
alyson@mosherothenberg.com;ajohn880@gmail.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Robert P. Saltzman on behalf of Creditor Village Capital & Investment, LLC dnj@pbslaw.org
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7